

Certificate Number: 06531-PAM-DE-037734326
Bankruptcy Case Number: 18-03648



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 4, 2023, at 8:20 o'clock PM CDT, Lynn P Fernbaugh completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: September 4, 2023 By: /s/Melissa Zahradnicek

Name: Melissa Zahradnicek

Title: Certified Credit Counselor